

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Dorothy D. Morton
Debtor

Case No. 17-14853-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db
13991784 +Dorothy D. Morton, 756 Fern Street, Yeadon, PA 19050-3569
+Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083
14386467 Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609
13953518 +John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
14015020 +LSF9 MASTER PARTICIPATION TRUST, Caliber Home Loans, PO Box 24330,
Oklahoma City OK 73124-0330
14096879 +US Bank National Assoc., et al., c/o Nationstar Mortgage LLC, d/b/a Mr. Cooper,
PO Box 619096, Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 19 2020 05:31:03 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2020 05:30:37
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 19 2020 05:30:50 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13966634 EDI: GMACFS.COM Sep 19 2020 09:13:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004
13953519 E-mail/Text: ktramble@lendmarkfinancial.com Sep 19 2020 05:30:09
Lendmark Financial Services, 2118 Usher St, Covington, GA 30014
14011027 E-mail/PDF: resurgentbknofications@resurgent.com Sep 19 2020 05:40:59
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14021230 EDI: BL-CREDIGY.COM Sep 19 2020 09:13:00 Main Street Acquisition Corp.,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13953520 +EDI: NFCU.COM Sep 19 2020 09:13:00 Navy Federal Cr Union, PO Box 3000,
Merrifield, VA 22119-3000
14007767 +EDI: JEFFERSONCAP.COM Sep 19 2020 09:13:00 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2020 at the address(es) listed below:

CHARLES GRIFFIN WOHLRAB on behalf of Creditor Wilmington Savings Fund Society,
cwohrlab@rascrane.com
CRAIG H. FOX on behalf of Creditor Lendmark Financial Services, LLC
bankruptcy@foxandfoxlaw.com, cfox@foxandfoxlaw.com; foxandfoxattorneysatlaw@gmail.com
JOHN L. MCCLAIN on behalf of Debtor Dorothy D. Morton aaamccclain@aol.com, edpabankcourt@aol.com
KEVIN M. BUTTERY on behalf of Creditor CITIBANK, N.A. cdigianantonio@rascrane.com
KEVIN M. BUTTERY on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL
CAPACITY BUT SOLELY AS TRUSTEE NRZ PASS-THROUGH TRUST X cdigianantonio@rascrane.com
KEVIN M. BUTTERY on behalf of Creditor CITIBank, N.A. cdigianantonio@rascrane.com
KEVIN M. BUTTERY on behalf of Creditor LSF9 Master Participation Trust
cdigianantonio@rascrane.com
KEVIN S. FRANKEL on behalf of Creditor NATIONSTAR MORTGAGE LLC, Et al. pa-bk@logs.com
MARIO J. HANYON on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

NATHALIE PAUL on behalf of Creditor LSF9 Master Participation Trust npaul@weltman.com,
pitemcf@weltman.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE NRZ PASS-THROUGH TRUST X bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

Information to identify the case:					
Debtor 1	Dorothy D. Morton			Social Security number or ITIN	xxx-xx-3523
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 17-14853-amc					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dorothy D. Morton

9/17/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.